



实用英语口语高频话题

**The High Frequency  
Practical Spoken English Topics**

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**金融业职员  
英语口语**

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# The High Frequency Practical Spoken English Topics 金融业职员英语口语 of Finance Staff

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## PREFACE

## 前言

随着我国经济加入国际大循环的节奏不断加快,人们对交际英语口语能力的要求也在进一步提高。在一些正规、非正规场合,一口礼貌得体的交际英语、一段用纯正英语所作的文采四溢的即兴演讲,无疑会使你的同行和朋友刮目相看,同时为你带来意想不到的效果和收获。如何用英语和他人自如地交流成为众多人关注的热点。面对读者迫切希望在短时间内快速提高英语口语交流能力的要求,我们精心编写了“**实用英语口语高频话题**”丛书。该丛书共11本,分别为:

《情景英语口语》

《外贸英语口语》

《旅游英语口语》

《社交英语口语》

《商务英语口语》

《娱乐休闲英语口语》

《外企白领英语口语》

《文秘会话英语口语》

《酒店职员英语口语》

《餐饮业职员英语口语》

《金融业职员英语口语》

该丛书涵盖了日常生活的各个方面,旨在让广大英语学习者更好地使英语学习走向生活,在生活中学,为生活而用。该丛书将全面提升你的交际英语口语水平。

语言是交流的工具,语言学习的最好方法是“以练为本”。大家都知道“说”很重要,用跟自己生活没有关系的材料练习口语,根本不算“使用语言”。要使用语言,说话的人必须有沟通和表达的欲望;所说的内容也必须是“不吐不快”。本丛书对话取材于日常生活,以使大家的学习达到事半功倍的效果。而这也正是本丛

书策划的初衷。

我们学习英语,所接触的语言素材多以书面语为主,对在各种日常生活场合中的语言表达积累较少,因此,在与来自英语国家的人交往或在英语国家生活、学习和工作时,言语失礼,进退失度,甚至无法沟通的情况屡见不鲜。为克服这些障碍,帮助读者提高使用英语的能力,让读者在与外国人交谈时,能够脱口而出,对答如流,我们编写了这本实用性、针对性非常强的《实用英语口语高频话题——金融从业英语口语》。

《实用英语口语高频话题——金融从业英语口语》贴近实际生活,通俗易懂,帮助读者在社交场合能够更加流畅自如地表达自己!使读者能够身临其境练习口语!

我们在编撰这套丛书时,力求做到语言表达纯正、地道、简洁、实用。无论你是在校的学生还是已经走上工作岗位的人士,我们相信本丛书一定会让你兴趣盎然、轻松高效地学习英语,并提高英语口语交际能力。我们真诚地希望“实用英语口语高频话题”丛书能够成为广大英语学习者的良师益友,使你能在短期内快速提高英语口语水平。

参与本书编写的除了主编刘延平、董亮外,还有张艳霜、张一平、董倩、李铁红、王芳、陈欢、黄艳萍、连庆林、汪华、郝显纯、王德军、高鹏、李雪以及国外的朋友 Mary Tang, James Lee。另外,北京大学光华管理学院和清华大学经管学院的部分专家和教授给予了很大的支持和帮助,David Daniel 为本书的审订和修改付出了大量的辛劳,在此表示由衷的感谢。

由于作者水平有限,错误和疏漏之处在所难免,诚望读者批评指正。

本书的音频材料由美国语言教育专家 Joe Edwards 先生和 Sharon Gralapp 女士朗读。他们还审阅了本书。

编者



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# Unit 1

## Greeting and Reception

### Part 1

### Daily Services

### 日常服务

Q: Could you tell me where to change some US dollars into RMB?  
A: Sure. You can go to the bank or the exchange office.  
Q: How far is it from here?  
A: It's about 10 minutes' walk.  
Q: What time does it close?  
A: It closes at 5:00 p.m.  
Q: Is there a queue?  
A: Yes, but it's not long.  
Q: How long will it take?  
A: About 5 minutes.  
Q: Thank you very much.  
A: You're welcome.

### Words and Phrases

account 账户	exchange office 兑换处
queue 排队	bank 银行
queue 排队	queue 排队
queue 排队	queue 排队

### Dialogue

A: Could you tell me where to change some US dollars into RMB?  
B: Sure. You can go to the bank or the exchange office.  
A: How far is it from here?  
B: It's about 10 minutes' walk.  
A: What time does it close?  
B: It closes at 5:00 p.m.  
A: Is there a queue?  
B: Yes, but it's not long.  
A: How long will it take?  
B: About 5 minutes.  
A: Thank you very much.  
B: You're welcome.

### Dialogue

A: Good morning. Nice to meet you.  
B: Hello. I'm very happy to meet you.



## Unit 1

# Greeting and Reception 招呼与接待

### Top Sentences 典型例句

- |   |                           |
|---|---------------------------|
| 1. Could you tell me where to change some US dollars into RMB?      | 请问在哪儿可以把美元换成人民币?          |
| 2. Is there anything I can do for you?                              | 我能帮您什么忙吗?                 |
| 3. Can a foreigner open an account here?                            | 外国人可以在这开立账户吗?             |
| 4. I think maybe US\$600 at least.                                  | 我想大概至少要 600 美元。           |
| 5. The change maximum limit is US\$400 according to our regulation. | 按照我们的规定, 兑换的最大限额是 400 美元。 |
| 6. I would like to see Mr. Huang in the Loan Department.            | 我想见贷款部的黄先生。               |
| 7. He will come back in an hour. Would you care to wait?            | 他一个小时后就回来。您能等一下吗?         |

### Words and Phrases 生词与词组

account 账, 账户  
care 在乎, 介意  
reconversion 退汇

agency 机关  
consultant 顾问; 高级顾问医生  
regulation 规章, 规则

### Fashion Conversations 轻松会话

#### Dialogue 1

- |  |                     |
|--|---------------------|
| A: Could you tell me where to change some US dollars into RMB? | A: 请问在哪儿可以把美元换成人民币? |
| B: Please go to counter No. 7.                                 | B: 请到 7 号柜台办理。      |
| A: Thank you.  | A: 谢谢。              |
| B: You're welcome.   | B: 不用客气。            |

#### Dialogue 2

- |   |                    |
|---|--------------------|
| A: Good morning. Nice to meet you, Sir. | A: 早上好。见到您很高兴, 先生。 |
|---|--------------------|

B: Nice to meet you, too.

A: Is there anything I can do for you?

B: Can I exchange some money here?

A: Certainly, please.

B: 见到您我也很高兴。

A: 我能帮您什么忙吗?

B: 我可以在这里兑换钱吗?

A: 当然可以, 请兑换。

### Dialogue 3

A: How do you do? Happy to know you.

B: How do you do? May I ask a question?

A: Yes, please.

B: Can a foreigner open an account here?

A: Yes, of course.

B: Thanks a lot.

A: You're welcome.

A: 您好。很高兴认识您。

B: 您好。我可以问一个问题吗?

A: 可以, 请问吧。

B: 外国人可以在这开立账户吗?

A: 当然可以。

B: 多谢。

A: 不用谢。

### Dialogue 4

A: Excuse me, Sir. Is there anything I can do for you?

B: Yes. I'd like to change some money, please.

A: All right. How much would you like to change?

B: Let me see. I think maybe US\$ 600 at least.

A: Pardon?

B: Six hundred US dollars.

A: I'm sorry, Sir. After 7:00 p.m., the change maximum limit is US\$400 according to our regulation.

A: 您好, 先生。我能为您做些什么吗?

B: 是的, 我想兑换一些钱。

A: 好的。您想兑换多少呢?

B: 让我看看。我想大概至少要 600 美元。

A: 多少?

B: 600 美元。

A: 很抱歉, 先生。按照我们的规定, 下午 7 点后, 兑换的最大限额是 400 美元。

### Dialogue 5

A: I would like to see Mr. Huang in the Loan Department.

B: Is it Mr. Huang, our Financial Consultant, Sir?

A: Yes.

B: May I ask your name, Sir?

A: My name is Li Tao. I'm from BPC Company.

B: Just a moment, please. I'll see if Mr. Huang is available.

A: Thank you.

A: 我想见贷款部的黄先生。

B: 先生, 您是指我们的财务顾问黄先生吗?

A: 是的。

B: 先生, 能问您的名字吗?

A: 我是 BPC 公司的李涛。

B: 请稍等。我看看黄先生在不。

A: 谢谢。

**B:** I'm sorry, Sir. Mr. Huang has just left the office, but he will come back in an hour. Would you care to wait?

**A:** Yes, I'll wait.

**B:** Please take a seat. I'll let you know as soon as he is back.

**A:** Thank you.

**B:** 对不起, 先生。黄先生刚离开办公室, 但他一个小时候后就回来。您能等一下吗?

**A:** 好的, 我等一下。

**B:** 请坐。他一回来我就通知您。

**A:** 谢谢。

## Dialogue 6

(The customer wants to cash his traveler's Letter of Credit. The teller is serving for him.)

**A:** Good morning, Sir. What can I do for you?

**B:** I'd like to cash my traveler's Letter of Credit. Could you handle it for me?

**A:** All right. Let me see.

**B:** Here it is. It was issued by the Hong Kong Bank of Communications one month ago.

**A:** OK. Please wait a few minutes. I'll first of all check the authorized signature on your Letter of Credit and the valid period for payment in its instructions.

**B:** What's my L/C's instructions for payment period?

**A:** Six months. So be sure to cash it within that time.

**B:** If my L/C leaves a balance during the time, could you make a reconversion for me?

**A:** Certainly we can, and it can be done by the issuing bank too when you go back home.

**B:** Should I pay some commissions for the cashing?

**A:** You'll not be charged commissions.

**B:** That's great.

(客户想兑现他的旅行信用证, 出纳员正在为他服务。)

**A:** 上午好, 先生。我能为您做些什么?

**B:** 我想兑现我的旅行信用证。您能给我兑现吗?

**A:** 可以, 让我看看。

**B:** 给您。它是香港交通银行一个月前出具的。

**A:** 好的。请稍候。我首先要核对一下信用证上有权签字人的签字和它规定的兑付有效期限。

**B:** 我的旅行信用兑付期是多久?

**A:** 6个月。所以, 您一定要在此期间兑现。

**B:** 如果在此期间, 我信用证里的金额不能全都用完, 你们能办理退汇吗?

**A:** 当然可以, 您也可以在返回香港后到开证银行办理。

**B:** 我需要支付兑现手续费吗?

**A:** 您无须付任何手续费。

**B:** 太好了。

## Unit 2

## At the Inquiry Desk 在问询处

## Top Sentences 典型例句

1. I notice the amount of money is written in ordinary and capital form. 我注意到金额有小写和大写两种形式。
2. The purpose of capital form is for checking up and to guarantee the accuracy of the amount. 大写的目的是为了核对及保证数字的准确性。
3. Can I draw money on my account for payment of things I buy in China? 请问我是否可以取款支付我在中国买东西的费用?
4. The detailed information is on the board. 详细情况在那块布告栏上。
5. But don't you think there should be a note to us after the money is paid? 但你不得应该在收费之后通知我们吗?
6. I've taken the job not long and there are many things I'm not familiar with. 我才接管这个工作不久, 对许多情况还不熟悉。
7. Would you please tell me what I should do to have funds transferred to me here from New York? 请您告诉我, 我应当怎样做才能从纽约把专款转账到我这里呢?
8. I'm sure we have a correspondent relationship with your bank as we maintain a correspondent relationship with most of the large banks in New York. 我们与您的银行有往来行关系, 因为我们与纽约大多数大银行保持着往来行关系。
9. Our bank has special provisions for apartment building loans of college students, which is no longer than 10 years. 我行对高等院校学生公寓建设贷款有特别规定: 最长不超过 10 年。
10. It has the similar function with cash and is very convenient to carry and quite safe. 它与现金功能相似, 便于携带, 而且安全性高。

## Words and Phrases 生词与词组

commission 委托, 授权

commission charge 手续费

correspondent 往来商行, 代理银行; 客户

telegraphic 电报机的, 电信的

## Fashion Conversations 轻松会话

## Dialogue 1

- A:** I want to ask a question of you. Are you free now? **A:** 我想请教您一个问题。您现在有空吗?
- B:** Go ahead, please. **B:** 请讲吧!
- A:** On some formal bills, I notice the amount of money is written in ordinary and capital form. What's the purpose of capital form and what is the correct pattern for money unit and the amount? **A:** 在一些正式单据上,我注意到金额有小写和大写两种形式。为什么要用大写?货币单位和金额的正确书写形式是什么?
- B:** OK, it is a good question. The purpose of capital form is to check up and guarantee the accuracy of the amount. The correct pattern is: currency + amount + money unit. For example: RMB five hundred and fifty yuan eight Jiao five fen. **B:** 好的,问得好。大写的目的是为了核对及保证数字的准确性。正确的书写形式是:货币名称+金额+货币单位。例如:人民币伍佰伍拾圆捌角伍分。
- A:** Oh, I see. But how can I... (The telephone rings.) I have another question. I will come here tomorrow. Thank you, professor. Bye-bye! **A:** 哦,我明白了。但是我怎么能……(电话铃响了。)我还有一个问题。我明天再来吧。谢谢您,教授。再见。
- B:** You are welcome anytime, bye-bye! **B:** 随时欢迎你来,再见。

## Dialogue 2

- A:** Excuse me, but can I draw money on my account for payment of things I buy in China? **A:** 打扰一下,请问我是否可以取款支付我在中国买东西的费用?
- B:** Certainly, Sir. How much do you want to draw? **B:** 当然可以,先生。您要取多少钱?
- A:** RMB500, please. Would you please tell me my balance? **A:** 我取 500 元。请告诉我账上还有多少钱,好吗?
- B:** Yes, Sir. Your balance is RMB300. **B:** 好的,先生。您账上的余额是 300 元。
- A:** I'm sorry, but may I ask one more question? **A:** 对不起,我还能问一个问题吗?
- B:** Of course, please do. What is it? **B:** 当然可以,请问吧。什么问题?
- A:** What's the interest rate for the savings account? **A:** 储蓄存款的利率是多少?
- B:** The detailed information is on the board. Please go and see there. **B:** 详细情况在那块布告栏上。请去那里看吧。
- A:** Many thanks. **A:** 多谢。

## Dialogue 3

- A:** Excuse me, but we have a difference of 958.60 yuan in our account. **A:** 打扰一下。我们账户上出现了 958.60 元的错账。



B: Sorry. Your account number, please?

A: 86549231.

B: Well, the bad figure is on a withdrawing record of July 26th: 958.60 yuan.

A: But we have never withdrawn this sum of money that day.

B: It's your communication charge. We are commissioned to pay it for you.

A: But don't you think there should be a note to us after the money is paid?

B: Yes, I think so. It has been put in your notice box in our bank.

A: Oh, I see. I've taken the job not long and there are many things I'm not familiar with.

B: It doesn't matter. Please come and ask whenever you have questions.

A: Thank you.

B: You are welcome.

B: 对不起。请问您的账户号是多少?

A: 86549231。

B: 嗯, 错账在一张 7 月 26 日的取款单上: 958.60 元。

A: 但我们那天没有取过这样一笔钱呀。

B: 这是你们的通信费用。我们是受委托收取的。

A: 但你不得应该在收费之后通知我们吗?

B: 是的, 没错。通知单已放在我们银行的通知箱里了。

A: 哦, 我明白了。我才接管这个工作不久, 对许多情况还不熟悉。

B: 没关系。无论什么时候, 有问题尽管来问好了。

A: 谢谢。

B: 不客气。

#### Dialogue 4

A: Would you please tell me what I should do to have funds transferred to me here from New York?

B: The fastest way is by telegraphic transfer from your bank in New York to us.

A: It's from my company. I think they were going to send me a cheque. Can you cash it into dollars for me?

B: Yes, we can. But it will take about 10 days to collect the proceeds if the cheque is drawn on a New York bank. If you ask your company to apply a cheque drawn on the Bank of China, we can cash it right away.

A: How would they do that?

B: Through your company's bank in New York. The bank can issue a banker's cheque drawn on their correspondent here in China. They can issue it in

A: 请您告诉我, 我应当怎样做才能从纽约把专款转账到我这里呢?

B: 最快的办法是让您在纽约的银行电汇到我们这里。

A: 钱是我们公司寄来的。我想他们会给我寄来一张支票。您能为我把那张支票兑现成美元吗?

B: 是的, 我们可以为您兑现。不过, 如果支票是由纽约银行开出的, 我们就要花 10 天时间去取回款项。如果您请您的公司申请一张中国银行开具的支票, 我们便可立即为您兑现。

A: 那他们该怎么做才行呢?

B: 通过贵公司在纽约的银行来办。纽约的银行可以发出一张银行支票, 这张支票可以在中国这里的往来银行支取。



dollars or RMB, whichever you prefer.

A: I need dollars.

B: Then I think you should ask them to issue a dollar check drawn on our bank. That would be the easiest. I'm sure we have a correspondent relationship with your bank as we maintain a correspondent relationship with most of the large banks in New York.

A: I will write and ask them to do that. Then, if I need RMB, can I exchange some dollars for RMB?

B: Yes, that's right. No problem at all.

A: Thank you very much for your information.

纽约的银行能够以美元或人民币开具银行支票,您选择哪一种都可以。

A: 我需要美元。

B: 那么,我认为您应当要求那里的银行开具一张能够在我们的银行支取美元的支票。这将是最为简便的方法。我们与您的银行有往来行关系,因为我们与纽约大多数大银行保持着往来行关系。

A: 我这就写信要求他们照此办理。那如果我需要人民币,我可以用美元兑换人民币吗?

B: 是的,可以,完全不成问题。

A: 非常感谢您告诉我这一切。

## Dialogue 5

A: Hello! What can I do for you?

B: Hello! I've a project on commercial housing now. I value it highly and must know something about project loans in detail. I'm afraid it will occupy you much time.

A: That's all right. Do you intend to loan today?

B: No, I just come to inquire something about it.

A: There are several kinds of commercial housing development loans. Could you please talk it in detail?

B: Specifically, we would like to invest in the development of student apartments district.

A: Ah, your idea is of great originality. Maybe you will set off a wave of building student apartments district.

B: Right. This scheme has become an important part of our company.

A: First, the borrower should meet some certain conditions: one is to have business license; and the second is to have real estate development enterprise quality certificates.

A: 您好!有什么能为您效劳吗?

B: 您好!我刚接手一个商品房项目,我很重视,想要细致了解一下项目贷款的相关信息。这恐怕要占用你一些时间。

A: 没关系。您今天就打算办理贷款吗?

B: 不是的,我今天来只是咨询一下。

A: 商品房开发贷款分好几种,您能具体谈谈吗?

B: 具体说来,我们是想投资开发学生公寓小区。

A: 嗯,这个创意比较新颖。说不定你们还会掀起一股兴建学生公寓小区的热潮。

B: 对。这个计划已经成为我们公司的重头戏。

A: 首先,借款人应符合一些条件:第一,要有营业执照;第二,要有房地产开发企业资质等级证书。

**B:** No problem.

**A:** Another point is that the credit of the company should be good.

**B:** I see. That's for sure.

**A:** Moreover, you need to prepare the materials of the total plane chart, programming design, the investment budget, construction progress and statement of application of fund.

**B:** Also need the joint development contract?

**A:** Yes. Is it built out of the school?

**B:** Yes, after all the land resources inside the school is limited. Our plan is to set up a district for food, housing, commerce, electronic access, sports, and leisure.

**A:** Which loan term do you want to choose?

**B:** The one above five years.

**A:** OK. But our bank has special provisions for apartment building loans of college students, which is no longer than 10 years.

**B:** That is all right. What is more, the return is also lump-sum payments.

**A:** No problem. Please prepare all the relevant documents, and then directly apply for the loan, at last our bank will have a survey and an assessment.

**B:** OK, I see. Thank you very much.

**A:** My pleasure.

**B:** 没问题。

**A:** 还有一点就是公司的信誉要良好。

**B:** 明白了，这是肯定的。

**A:** 另外，你们需要好好准备一下项目所在地总平面图、规划设计方案、投资预算书、施工进度和资金运用表的落实资料。

**B:** 联合开发的合同也要吗？

**A:** 要。是在校外划地修建吗？

**B:** 是，校内土地资源毕竟有限。我们计划是建成一个集吃、住、商贸、电子阅览、文体、休闲为一体的小区。

**A:** 你打算选哪种贷款期限？

**B:** 5年以上的。

**A:** 好的。不过，我行对高等院校学生公寓建设贷款有特别规定：最长不超过10年。

**B:** 好。另外，归还方式还是一次性还本好了。

**A:** 行，没问题。那您就把相关资料准备全，然后直接申请贷款，最后我行再进行调查、评估。

**B:** 好的，我明白了。十分感谢。

**A:** 不用谢。

## Dialogue 6

**A:** Good morning. What can I do for you?

**B:** I'd like to inquire something about traveler's check.

**A:** OK. Traveler's check is very popular among tourists, students, businessmen and other travelers. It has the similar function with cash and is very convenient to carry and quite safe.

**B:** Excuse me, but can it be used all over the world?

**A:** 早上好。有什么可以为您效劳的吗？

**B:** 我想咨询一下有关旅游支票的问题。

**A:** 好的。旅游支票很受游客、学生、商人和其他旅游者的欢迎。它与现金功能相似，便于携带，而且安全性高。

**B:** 不好意思，打断一下，它能在世界范围内通用吗？

- A:** Yeah, a traveler's check with union pay is accepted worldwide.
- B:** I see. Are there any other virtues for this check?
- A:** Of course. It features in various values. Taking US dollars for example, ranging from \$20 to \$1,000.
- B:** Is that all?
- A:** Of course not. What's more, traveler's check involves many kinds of convertible money. In that case, it can avoid loss caused by the change of exchange rate.
- B:** Thanks. Now I have a basic understanding about traveler's check.
- A:** It's my honor. Is there anything else I can do for you?
- B:** Uh, yeah, would you tell me how traveler's check works?
- A:** It's rather simple. You just sign your name on the check when you want to exchange it.
- B:** But in that case, it will be very easy to lose, isn't it?
- A:** You can rest assured of it. As you require exchange, we'll check the writing with your former signature. Even if it is really lost, you can report the lost to the bank.
- B:** I got it. Maybe I will apply for one next time.
- A:** You're welcome at any time. To be honest, you'll benefit a lot from traveler's check.
- B:** I hope so. By the way, how much will it charge for?
- A:** The commission charge is quite low, only 0.75 percent of the money.
- B:** So it is. I'll consider it. See you later.
- A:** Bye.
- A:** 是的, 银联的旅游支票可全球通用。
- B:** 知道了。这种旅游支票还有其他优点吗?
- A:** 当然有了。旅游支票的面值多样化, 就拿美元来说吧, 有 20 美元到 1000 美元等一系列的面值。
- B:** 就这些吗?
- A:** 当然不是。更重要的是它包括多种可兑换货币, 那样的话就可以避免汇率变动所带来的损失。
- B:** 谢谢。现在我对旅游支票差不多有个基本的了解了。
- A:** 这是我的荣幸。还有其他的问题吗?
- B:** 嗯, 有, 你能跟我说说旅游支票的使用程序吗?
- A:** 程序很简单。兑换的时候您只需签个名就行了。
- B:** 但这样的话, 支票不就很容易丢失吗?
- A:** 这个您尽管放心。您要求兑换的时候, 我们会对照您原来的签名。即使是丢了, 您也可以去银行办理挂失。
- B:** 我明白了。我可能下次过来申请。
- A:** 随时欢迎。老实说, 办旅游支票真的会使您受益无穷。
- B:** 希望如此。顺便问一下, 手续费是多少?
- A:** 手续费很低, 只按金额的 0.75% 收取。
- B:** 的确很低。我会考虑的。再见。
- A:** 再见。